

Information to identify the case:		
Debtor 1	Robert F. Treon	Social Security number or ITIN xxx-xx-5177
	First Name Middle Name Last Name	EIN --
Debtor 2	Tina M. Treon	Social Security number or ITIN xxx-xx-2138
(Spouse, if filing)	First Name Middle Name Last Name	EIN --
United States Bankruptcy Court WESTERN DISTRICT OF PENNSYLVANIA		
Case number: 15-70047-JAD		

Order of Discharge

12/15

IT IS ORDERED: A discharge under 11 U.S.C. § 1328(a) is granted to:

Robert F. Treon

Tina M. Treon

6/18/20

By the court: Jeffery A. Deller
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

For more information, see page 2

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;

- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

Imaged Certificate of Notice Page 3 of 4

United States Bankruptcy Court
Western District of PennsylvaniaIn re:
Robert F. Treon
Tina M. Treon
DebtorsCase No. 15-70047-JAD
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0315-7

User: mgut
Form ID: 3180WPage 1 of 2
Total Noticed: 29

Date Rcvd: Jun 18, 2020

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jun 20, 2020.

db/jdb +Robert F. Treon, Tina M. Treon, 312 Mellon Avenue, Patton, PA 16668-1624
 cr +Specialized Loan Servicing LLC, 8742 Lucent Blvd, Suite 300, Highlands Ranch, CO 80129-2386
 cr +THE BANK OF NEW YORK MELLON TRUST COMPANY, 14841 Dallas Parkway, Suite 300,
 DALLAS, TX 75254-7883
 cr +THE BANK OF NEW YORK MELLON TRUST COMPANY, NATIONA, 14841 Dallas Parkway Suite 300,
 Dallas, Tx 75254-7883
 cr +U.S. Bank National Association as Trustee for NRZ, c/o Shellpoint Mortgage Servicing,
 PO Box 10826, Greenville, SC 29603-0826
 14057991 +DELL FINANCIAL SERVICES, P O BOX 81577, AUSTIN TX 78708-1577
 (address filed with court: Dell Financial Services, LLC, Resurgent Capital Services,
 PO Box 10390, Greenville, SC 29603-0390)
 14960212 +Land Home Financial Services, Inc., 2001 Western Avenue, Suite 400, Seattle, WA 98121-3132
 13985847 +Parker McCay P.A., 9000 Midlantic Drive, Suite 300, POB 5054, Mount Laurel, NJ 08054-5054
 14742435 +Specialized Loan Servicing LLC, 8742 Lucent Blvd, Suite 300,
 Highlands Ranch, Colorado 80129-2386
 13985849 +Specialized Loan Servicing, LLC, 8742 S. Lucent Boulevard, Suite 300,
 Highlands Ranch, CO 80129-2386
 14883789 +U.S. Bank National Association as, Trustee for NRZ Inventory Trust,
 C/O Shellpoint Mortgage Servicing, P.O. Box 10826, Greenville, SC 29603-0826
 15127477 U.S. Bank Trust National Association, as Trustee f, PO Box 814609, Dallas, TX 75381-4609

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.
smg E-mail/Text: RVSVCBICNOTICE1@state.pa.us Jun 19 2020 04:01:31 Pennsylvania Dept. of Revenue,
 Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION,
 Harrisburg, PA 17128-0946

14019903 +EDI: CBSAMERIMARK Jun 19 2020 07:28:00 Amerimark, c/o Creditors Bankruptcy Service,
 P O Box 800849, Dallas, TX 75380-0849
 13985843 +EDI: CBSAMERIMARK Jun 19 2020 07:28:00 Amerimark Premier, 1515 S 21st St,
 Clinton, IA 52732-6676
 13985844 +EDI: TSYS2.COM Jun 19 2020 07:28:00 Barclays Bank Delaware, 125 S West St,
 Wilmington, DE 19801-5014
 13985845 EDI: CAPITALONE.COM Jun 19 2020 07:28:00 Cap One, Po Box 85520, Richmond, VA 23285
 14048938 +E-mail/Text: bncmail@w-legal.com Jun 19 2020 04:02:00 CERASTES, LLC,
 C O WEINSTEIN & RILEY, PS, 2001 WESTERN AVENUE, STE 400, SEATTLE, WA 98121-3132
 14025429 +E-mail/Text: bankruptcy@cavps.com Jun 19 2020 04:02:08 Cavalry SPV I, LLC,
 500 Summit Lake Drive, Ste 400, Valhalla, NY 10595-2321
 13985852 E-mail/PDF: DellBKNotifications@resurgent.com Jun 19 2020 04:05:38 Webbank/Dfs,
 1 Dell Way, Round Rock, TX 78682
 13997259 EDI: ESSL.COM Jun 19 2020 07:28:00 Dish Network, Dept. 9235, Palatine, IL 60055-9235
 13997260 +EDI: HFC.COM Jun 19 2020 07:28:00 HSBC, Post Office Box 17906, San Diego, CA 92177-7906
 13985846 +EDI: NAVIENTFKASMSERV.COM Jun 19 2020 07:28:00 Navient, Po Box 9655,
 Wilkes Barre, PA 18773-9655
 14030222 EDI: NAVIENTFKASMSERV.COM Jun 19 2020 07:28:00 Navient Solutions Inc., Po Box9640,
 Wilkes-Barre, PA 18773-9640
 14064977 EDI: PRA.COM Jun 19 2020 07:28:00 Portfolio Recovery Associates, LLC, POB 12914,
 Norfolk VA 23541
 13985848 +EDI: PRA.COM Jun 19 2020 07:28:00 Portfolio Recovery Ass, 120 Corporate Blvd Ste 1,
 Norfolk, VA 23502-4952
 13985851 +EDI: VERIZONCOMB.COM Jun 19 2020 07:28:00 Verizon, 500 Technology Dr Ste 30,
 Weldon Spring, MO 63304-2225
 13998146 EDI: WFFC.COM Jun 19 2020 07:28:00 Wells Fargo Bank, N.A., P.O. Box 19657,
 Irvine, CA 92623-9657
 13985853 +EDI: WFFC.COM Jun 19 2020 07:28:00 Wfds, Po Box 1697, Winterville, NC 28590-1697
 TOTAL: 17

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

cr Specialized Loan Servicing LLC
 cr U.S. Bank Trust National Association, as Trustee f
 cr* U.S. Bank Trust National Association, as Trustee f, PO Box 814609, Dallas, TX 75381-4609
 cr* Wells Fargo Bank, N.A., P.O. Box 19657, Irvine, CA 92623-9657
 13997256* +Amerimark Premier, 1515 S 21st St, Clinton, IA 52732-6676
 13997257* +Barclays Bank Delaware, 125 S West St, Wilmington, DE 19801-5014
 13997258* ++CAPITAL ONE, PO BOX 30285, SALT LAKE CITY UT 84130-0285
 (address filed with court: Cap One, Po Box 85520, Richmond, VA 23285)
 13997267* +DELL FINANCIAL SERVICES, P O BOX 81577, AUSTIN TX 78708-1577
 (address filed with court: Webbank/Dfs, 1 Dell Way, Round Rock, TX 78682)
 13997261* +Navient, Po Box 9655, Wilkes Barre, PA 18773-9655
 13997262* +Parker McCay P.A., 9000 Midlantic Drive, Suite 300, POB 5054, Mount Laurel, NJ 08054-5054
 13997263* +Portfolio Recovery Ass, 120 Corporate Blvd Ste 1, Norfolk, VA 23502-4952
 13997264* +Specialized Loan Servicing, LLC, 8742 S. Lucent Boulevard, Suite 300,
 Highlands Ranch, CO 80129-2386
 13997265* +Stellar Recovery Inc, 4500 Salisbury Rd Ste 10, Jacksonville, FL 32216-8035
 13997266* +Verizon, 500 Technology Dr Ste 30, Weldon Spring, MO 63304-2225

District/off: 0315-7

User: mgut
Form ID: 3180W

Page 2 of 2
Total Noticed: 29

Date Rcvd: Jun 18, 2020

***** BYPASSED RECIPIENTS (continued) *****

14001070* Wells Fargo Bank, N.A., P.O. Box 19657, Irvine, CA 92623-9657
13997268* +Wfds, Po Box 1697, Winterville, NC 28590-1697
13985850 ##+Stellar Recovery Inc, 4500 Salisbury Rd Ste 10, Jacksonville, FL 32216-8035
TOTALS: 2, * 14, ## 1

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address
pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices
will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The
debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner
shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social
Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required
by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Jun 20, 2020

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email)
system on June 18, 2020 at the address(es) listed below:

James Warmbrodt on behalf of Creditor U.S. Bank Trust National Association, as Trustee for
CVI LCF Mortgage Loan Trust I bkgroup@kmlawgroup.com
James Warmbrodt on behalf of Creditor U.S. Bank National Association as Trustee for NRZ
Inventory Trust bkgroup@kmlawgroup.com
Lisa Cancanon on behalf of Creditor U.S. Bank National Association as Trustee for NRZ
Inventory Trust lisac@w-legal.com
Martin A. Mooney on behalf of Creditor Specialized Loan Servicing LLC
kcollins@schillerknapp.com, lgadomski@schillerknapp.com
Office of the United States Trustee ustpreion03.pi.ecf@usdoj.gov
Paul W. McElrath, Jr. on behalf of Joint Debtor Tina M. Treon ecf@mcelrathlaw.com,
donotemail.ecfbackuponly@gmail.com
Paul W. McElrath, Jr. on behalf of Debtor Robert F. Treon ecf@mcelrathlaw.com,
donotemail.ecfbackuponly@gmail.com
Ronda J. Winnecour cmecf@chapter13trusteedpa.com

TOTAL: 8